

Information to identify the case:		
Debtor 1:	Jennifer Lee Stepp	Social Security number or ITIN: xxx-xx-6841
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	Matthew Orminston Coons	Social Security number or ITIN: xxx-xx-2528
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of South Carolina	Date case filed for chapter: 7 10/29/19
Case number:	19-05688-dd	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jennifer Lee Stepp	Matthew Orminston Coons
2. All other names used in the last 8 years		
3. Address	520 Stone Creek Dr Charleston, SC 29414	520 Stone Creek Dr Charleston, SC 29414
4. Debtor's attorney Name and address	Sean P. Markham Markham Law Firm, LLC PO Box 20074 Charleston, SC 29413-0074	Contact phone 843-284-3646 Email: smarkham@markhamlawsc.com
5. Bankruptcy trustee Name and address	Kevin Campbell PO Box 684 Mount Pleasant, SC 29465	Contact phone (843) 884-6874 Email: kcampbell@campbell-law-firm.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	J. Bratton Davis United States Bankruptcy Courthouse 1100 Laurel Street Columbia, SC 29201-2423	Hours open 9:00 am – 5:00 pm Contact phone: 803-765-5436 Date: 10/29/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 3, 2019 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification required ***	Location: King and Queen Building, 145 King Street, Room 225, Charleston, SC 29401
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: 2/3/20 Filing deadline: 30 days after the conclusion of the meeting of creditors No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Miscellaneous Notice	The Voice Case Information System (VCIS) will give status information on cases filed or converted after 11/30/88. Call 1-866-222-8029. Please refer to the Court's web site at www.scb.uscourts.gov for further information. Chapter 7 cases: Property of the estate may be abandoned by the trustee at the meeting of creditors unless creditors or parties in interest object to SC LBR 6007-1.	
14. Options to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail	(1) Anyone can register for the Electronic Bankruptcy Noticing program at bankruptcynotices.uscourts.gov OR (2) Debtors can register for DeBN by filing local form 'Debtor's Electronic Noticing Request (DeBN)' with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you court-issued notices and orders by email. See Local Rule 9036-1.	

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of South CarolinaIn re:
Jennifer Lee Stepp
Matthew Orminston Coons
DebtorsCase No. 19-05688-dd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0420-2

User: admin
Form ID: b309aPage 1 of 3
Total Noticed: 109

Date Rcvd: Oct 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2019.

db/jdb +Jennifer Lee Stepp, Matthew Orminston Coons, 520 Stone Creek Dr,
Charleston, SC 29414-5051

543742419 +Accounting and More/Gwen Burgess, P.O. Box 550, Litchfield, CT 06759-0550

543742420 +Alliance One Re: Target Credit Card, Target Card Services, PO Box 660170,
Dallas, TX 75266-0170

543742423 American Express Business Card Delta Skymiles, 200 Vesey Street, New York, NY 10285-3106

543742425 +American Express Delta Reserve, P.O. Box 981535, El Paso, TX 79998-1535

543742426 +American Express Delta Reserve Card, P.O. Box 650448, Dallas, TX 75265-0448

543742427 +Amerigas, 358 Torrington Road, Litchfield, CT 06759-2702

543742428 +BARR Credit Services (collection firm for Zoe, Zoetis US, 812 Springdale Dr,
Exton, PA 19341-2803

543742430 Bayer Healthcare LLC, PO Box 223075, Pittsburgh, PA 15251-2075

543742431 Best Buy Credit Card Citi Retail Services, P.O. Box 790441, St Louis, MO 63179-0441

543742432 +Boehringer Ingelheim/Merial, P.O. Box 281348, Atlanta, GA 30384-1348

543742433 +Capehart Scatchard Re: Swift Financial, PO Box 5016, Mount Laurel 08054-5016

543742434 +Capehart Scatchard Re: Swift Financial, 8000 Midatlantic Dr., Ste. 300S,
Mount Laurel, NJ 08054-1526

543742437 +Charles Towne Animal Hospital, 850 Savannah Hwy, Charleston, SC 29407-7216

543742440 +Clover TeleCheck Services Inc., P.O. Box 60028, City of Industry, CA 91716-0028

543742441 +Commercial Collections of America LLC, 24301 Southland Dr., Suite 310,
Hayward, CA 94545-1549

543742442 +Contract Callers (re: Amerigas), PO Box 660288, Dallas, TX 75266-0288

543742443 +Credit Collections Bureau Professional Debt C, PO Box 90508, Sioux Falls, SD 57109-0508

543742444 +DECO Associates, Donald Coons, 17 Bookside Lane, Sherman, CT 06784-1651

543742450 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
(address filed with court: Ditech Financial Llc, 332 Minnesota St Ste 610,
Saint Paul, MN 55101)

543742446 +Damien Oskwarek, 47 Slick Rook Rd, Murphy, NC 28906-9452

543742445 +Damien Oskwarek, PO Box 176, Litchfield, CT 06759-0176

543742448 +Diamondback Drugs, A Wedgewood Village Pharma, 7631 East Indian School Road,
Scottsdale, AZ 85251-3607

543742451 +Ditech Financial Llc, PO Box 7153, Pasadena 91109-7153

543742452 +Drug Enforcement Administration, 8701 Morrisette Dr, Springfield, VA 22152-1080

543742453 +Eastman Credit Union Visa, P.O. Box 1989, Kingsport, TN 37662-1989

543742454 +Eversource, PO Box 56002, Boston, MA 02205-6002

543742456 +Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610

543742457 +Ferris Gorra, 53 Carlson Ridge, New Milford, CT 06776-2935

543742458 +Final Gift Crematorium, 2 Daniels Way, Cranston, RI 02921-3449

543742459 +First Veterinary Supply, 17187 North Laurel Park Drive, Suite 300, Livonia, MI 48152-2600

543742461 +Goshen Tax Collector, 42A North Street, Goshen, CT 06756-1543

543742462 +Harvard Drug Group re: First Veterinary Suppl, 1821 Reliable Parkway,
Chicago, IL 60686-0018

543742463 +Henry Schein, 400 Metro Place North, Dublin, OH 43017-3340

543742464 +Highland Capital Corporation, 5 Center Avenue, Little Falls, NJ 07424-2224

543742465 +Hook and Ladder Oil, 74 Mygatt Road, New Preston, CT 06777-1610

543742467 +Idexx, P.O. Box 101327, Atlanta, GA 30392-1327

543742468 +Indeef, Inc, Mail Code 5160, PO Box 660367, Dallas, TX 75266-0367

543742469 +Jeffery Driesen, 343 Clayton Dr, Charleston, SC 29414-5048

543742472 +Lawrence Andrea Attorney at Law, 23 South Main Street, Norwalk, CT 06854-2946

543742473 +Litchfield Hills Pediatrics, 481 Bantam Road, Litchfield, CT 06759-3202

543742474 +Litchfield Property Care, P.O. Box 1751, Litchfield, CT 06759-1751

543742475 +MCCALLA RAYMER LEIBERT PIERCE LLC, 50 WESTON STREET, Hartford, CT 06120-1504

543742476 +MWI Animal Health, P.O. Box 5717, Boise, ID 83705-0717

543742477 +Medical University of South Carolina (Finley, 1 Poston Rd., Ste 350,
Charleston, SC 29407-3431

543742478 +Medical University of South Carolina (Jennife, 1 Poston Rd., Ste 350,
Charleston, SC 29407-3431

543742479 +Midwest Business Capital, c/o Thomas McDermott Jr Esq, 21 South St,
Litchfield, CT 06759-4005

543742481 +Midwest Veterinary Supply, P.O. Box 856500, Minneapolis, MN 55485-6500

543742482 +Mike Kent Carpentry, 259 Brush Hill Road, Litchfield, CT 06759-3218

543742484 +Patterson, Patterson Vet Supply Inc, 28905 Network Place, Chicago, IL 60673-1289

543742486 +Paypal/Swift Capital, 3505 Silverside Road Suite 200, Wilmington, DE 19810-4905

543742487 +Paypal/Swift Capital (see above their listed, 3505 Silverside Road, Suite 200,
Wilmington, DE 19810-4905

543742488 +Primary Capital, 80 Main Street, St 550, West Orange, NJ 07052-5460

543742489 +ReadyRefresh by Nestle, PO Box 856192, Louisville KY 40285-6192

543742490 +Royal Canin, 500 Fountain Lakes Boulevard, Suite 100, Saint Charles, MO 63301-4341

543742493 State of CT Dept of Revenue Services, P.O. Box 5089, Hartford, CT 06102-5089

543742494 +State of CT SS: Goshen, Joseph Parillo, State, PO Box 137, Watertown, CT 06795-0137

543742495 +State of CT. Dept. Of Consumer Protection, Drug Control Division, 450 Columbus Blvd,
Hartford, CT 06103-1835

543742498 TIAA Bank, 1700 Lincoln Street, Lower Level 3 - Dept #1608, Denver, CO 80203

District/off: 0420-2

User: admin
Form ID: b309a

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Total Noticed: 109

Date Rcvd: Oct 29, 2019

543742500 +Telecom Self Reported, Po Box 4500, Allen, TX 75013-1311
543742501 +Torrington Maintenance Supply, 462 Main Street Rear, Torrington, CT 06790-5005
543742503 +Town of Litchfield, P.O. Box 356, Litchfield, CT 06759-0356
543742502 +Town of Litchfield, PO Box 465, Thomaston, CT 06787-0465
543742504 +Town of Litchfield Tax Collector, PO Box 356, Litchfield, CT 06759-0356
543742506 +Town of Litchfield Water Pollution Control, PO Box 343, Litchfield, CT 06759-0343
543742507 Travelers Insurance, PO BOX 660317, Dallas, TX 75266-0317
543742508 +USA Hauling and Recycling Inc., 185 Torrington Rd, Winsted, CT 06098-2087
543742509 +USDOJ Hartford Resident Office, 716 Brook St, Suite 110, Rocky Hill, CT 06067-3433
543742510 United Health Care Oxford, P.O. Box 1697, Newark, NJ 07101-1697
543742511 +United Midwest Savings Bank, 6460 Busch Blvd Ste 201, Columbus, OH 43229-1737
543742512 +VCA Charles Towne Animal Hospital, 850 Savannah Highway, Charleston, SC 29407-7216
543742513 +VCA Charlestowne Animal Hospital, 850 Savannah Hwy, Charleston, SC 29407-7216
543742516 +WB Mason Company Inc, 59 Centre Street, Brockton, MA 02301-4075
543742517 +Webster Bank, 281 Meadow Street, Waterbury, CT 06702-1808
543742518 Webster Bank Credit Card, P.O. Box 790408, St. Louis, MO 63179-0408
543742521 +Woodridge Lake POA, C/O Ronald Barba Esq., 250 State St, #D-2, North Haven, CT 06473-2182
543742522 +Woodridge Lake POA, 260 E. Hyerdale Drive, Goshen, CT 06756-1916
543742523 +Woodridge Lake Sewer District, 113 Brush Hill Road, PO Box 258, Goshen, CT 06756-0258
543742524 Zoetis US (see above the associated collecti, P.O. Box 419022, Boston, MA 02241-9022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
at y E-mail/Text: smarkham@markhamlawsc.com Oct 29 2019 22:53:53 Sean P. Markham,
Markham Law Firm, LLC, PO Box 20074, Charleston, SC 29413-0074

tr +EDI: QKCAMPBELL.COM Oct 30 2019 02:48:00 Kevin Campbell, PO Box 684,
Mount Pleasant, SC 29465-0684
ust +E-mail/Text: ustpreion04.co.ecf@usdoj.gov Oct 29 2019 22:54:07 US Trustee's Office,
Strom Thurmond Federal Building, 1835 Assembly St., Suite 953, Columbia, SC 29201-2448
543742417 +E-mail/Text: amscbankruptcy@adt.com Oct 29 2019 22:54:27 ADT Security Services,
P.O. Box 650485, Dallas, TX 75265-0485
543742418 +EDI: AARGON.COM Oct 30 2019 02:48:00 Aargon Collection Agency, 8668 Spring Mountain Road,
Las Vegas, NV 89117-4132
543742421 +EDI: GMACFS.COM Oct 30 2019 02:48:00 Ally Financial, 200 Renaissance Ctr # B0,
Detroit, MI 48243-1300
543742422 +EDI: AMEREXPR.COM Oct 30 2019 02:48:00 American Express Blue, P.O. Box 981535,
El Paso, TX 79998-1535
543742424 EDI: BECKLEE.COM Oct 30 2019 02:48:00 American Express Business Gold Card,
200 Vesey Street, New York, NY 10285-3106
543742429 +EDI: TSYS2.COM Oct 30 2019 02:48:00 Barclays Bank Delaware, P.O. Box 8801,
Wilmington, DE 19899-8801
543742435 +EDI: CAPITALONE.COM Oct 30 2019 02:48:00 Capital One, P.O. Box 71083,
Charlotte, NC 28272-1083
543742436 EDI: CAPITALONE.COM Oct 30 2019 02:48:00 Capital One Spark Business Card, P.O. Box 71083,
Charlotte, NC 28272-1083
543742438 +EDI: CITICORP.COM Oct 30 2019 02:48:00 Citi Cards, P.O. Box 70166,
Philadelphia, PA 19176-0166
543742439 +EDI: CITICORP.COM Oct 30 2019 02:48:00 CitiBank, P.O. Box 9001037,
Louisville, KY 40290-1037
543742447 E-mail/Text: litigation.recoverybkmailbox@dllgroup.com Oct 29 2019 22:53:57
De Lage Landen Financial Services INC, P.O. Box 41602, Philadelphia, PA 19101
543742449 +EDI: DISCOVER.COM Oct 30 2019 02:48:00 Discover, P.O. Box 71084,
Charlotte, NC 28272-1084
543742460 +EDI: RMSC.COM Oct 30 2019 02:48:00 Gap Visa/Synchrony Bank, P.O. Box 960017,
Orlando, FL 32896-0017
543742466 +EDI: IRS.COM Oct 30 2019 02:48:00 IRS, Centralized & Insolvency Operation, PO Box 7346,
Philadelphia, PA 19101-7346
543742470 +E-mail/Text: kabbagebankruptcy@brantonlawfirm.com Oct 29 2019 22:54:27 Kabbage,
925B Peachtree Street NE, Suite 1688, Atlanta, GA 30309-3918
543742471 +E-mail/Text: bncnotices@becket-lee.com Oct 29 2019 22:54:01 Kohls Card, PO Box 2983,
Milwaukee, WI 53201-2983
543742483 +E-mail/Text: bcwrtoff@cablevision.com Oct 29 2019 22:54:27 Optimum, 622 Torrington Road,
Litchfield, CT 06759-2623
543742485 E-mail/Text: recovery@paypal.com Oct 29 2019 22:53:55 Paypal, PO Box 45950,
Omaha, NE 68145-0950
543742492 +E-mail/Text: bankruptcy@bbandt.com Oct 29 2019 22:54:07 Sheffield Financial Co,
P.O. Box 580229, Charlotte, NC 28258-0229
543742491 +E-mail/Text: bankruptcy@bbandt.com Oct 29 2019 22:54:07 Sheffield Financial Co,
2554 Lewisville Clemmons, Clemmons, NC 27012-8110
543742496 +EDI: RMSC.COM Oct 30 2019 02:48:00 Synch/Amazon, Po Box 965015, Orlando, FL 32896-5015
543742497 +EDI: RMSC.COM Oct 30 2019 02:48:00 Synch/Gapdc, Po Box 965005, Orlando, FL 32896-5005
543742499 +EDI: WTRRNANK.COM Oct 30 2019 02:48:00 Target Red Card, P.O. Box 673,
Minneapolis, MN 55440-0673
543742514 +E-mail/Text: vci.bkcy@vwcredit.com Oct 29 2019 22:54:13 Volkswagen Credit Inc,
1401 Franklin Blvd, Libertyville, IL 60048-4460
543742515 +E-mail/Text: vci.bkcy@vwcredit.com Oct 29 2019 22:54:13 Vw Credit Inc, 1401 Franklin Blvd,
Libertyville, IL 60048-4460
543742519 +E-mail/Text: bankruptcynotice@westlakefinancial.com Oct 29 2019 22:54:09 Westlake Financial,
PO Box 76809, Los Angeles, CA 90076-0809
543742520 +E-mail/Text: bankruptcynotice@westlakefinancial.com Oct 29 2019 22:54:09
Westlake Financial Svc, 4751 Wilshire Blvd Ste 1, Los Angeles, CA 90010-3847

District/off: 0420-2

User: admin
Form ID: b309a

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Total Noticed: 109

Date Rcvd: Oct 29, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
543742455* Eversource, P.O. Box 56002, Boston, MA 02205-6002
543742480* +Midwest Business Capital, c/o Thomas McDermott Jr Esq, 21 South St,
Litchfield, CT 06759-4005
543742505* +Town of Litchfield Tax Collector, P.O. Box 356, Litchfield, CT 06759-0356
TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2019 at the address(es) listed below:
NONE.

TOTAL: 0